

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John C Roe
 Debtor

Case No. 17-14607-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2018.

db +John C Roe, 425 Virginia Avenue, Havertown, PA 19083-2122
 13947986 Phelan, Hallinan Diamond & Jones, LLP, Bankruptcy Department, 1617 JFK Boulevard,
 One Penn Center, Ste 1400, Philadelphia, PA 19103-1814
 13947987 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444
 13957439 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
 13947988 +Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208
 13947991 +Wilmington Savings Fund Society, 15480 Laguna Canyon Road, Suite 100,
 Irvine, CA 92618-2132
 14017075 +Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services,
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Jun 14 2018 05:48:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Jun 14 2018 01:46:31 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 14 2018 01:46:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 14 2018 01:46:28 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13959159 EDI: GMACFS.COM Jun 14 2018 05:48:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 13947983 +EDI: GMACFS.COM Jun 14 2018 05:48:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 13954992 EDI: DISCOVER.COM Jun 14 2018 05:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 13947984 +EDI: DISCOVER.COM Jun 14 2018 05:48:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 13947985 +EDI: IRS.COM Jun 14 2018 05:48:00 Internal Revenue Service, 600 Arch Street,
 Philadelphia, PA 19106-1695
 13947989 +EDI: SWCR.COM Jun 14 2018 05:48:00 Southwest Credit Systems,
 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958
 13984154 EDI: AIS.COM Jun 14 2018 05:48:00 Verizon, by American InfoSource LP as agent,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13947990 +EDI: WFFC.COM Jun 14 2018 05:48:00 Wells Fargo Bank Nv Na, P O Box 31557,
 Billings, MT 59107-1557
 13966631 +EDI: WFFC.COM Jun 14 2018 05:48:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A,
 Des Moines IA 50328-0001
 13947992 +E-mail/Text: Bankruptcy@wsfsbank.com Jun 14 2018 01:46:45 Wilmington Savings Fund Society,
 500 Delaware Avenue, 12th Floor, Wilmington, DE 19801-7405

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2018 at the address(es) listed below:

KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com

KEVIN G. MCDONALD on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com

MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com

SCOTT F. WATERMAN on behalf of Debtor John C Roe scottfwaterman@gmail.com,
scottfwaterman@gmail.com

TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>John C Roe</u>	Social Security number or ITIN	xxx-xx-9209
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-14607-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John C Roe

6/13/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.